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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/842,241	04/24/2001	Gregg Freishtat	P3985	7519

24739 7590 03/18/2008
CENTRAL COAST PATENT AGENCY, INC
3 HANGAR WAY SUITE D
WATSONVILLE, CA 95076

EXAMINER

KARMIS, STEFANOS

ART UNIT	PAPER NUMBER
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3693

MAIL DATE	DELIVERY MODE
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03/18/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/842,241	Applicant(s) FREISHTAT ET AL.	
	Examiner STEFANOS KARMIS	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 10 December 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 41-67 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 41-67 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. The following communication is in response to Applicant's amendment filed 10 December 2007.

Status of Claims

2. Claims 1-40 are cancelled. Claims 66 and 67 are currently amended. Claims 41-67 pending.

Claim Objections

3. Claims 66 and 67 remain objected to because of the following informalities: Applicant corrected the dependency of claims 66 and 67 which are now dependent from claim 59, however Applicant has failed to re-rewrite the claims as method steps and to distinguish claims 66 and 67 from claims 48 and 49 which are already drawn to the Web server. Appropriate correction is required.

Response to Arguments

4. Applicant's arguments, filed 10 December 2007, with respect to the rejection(s) of claim(s) 41-67 under Rangan have been fully considered and are persuasive. Therefore, the rejection has been withdrawn.

5. Applicant's arguments, filed 10 December 2007, with respect to the rejection(s) of claim(s) 41-67 under Drummond have been fully considered and are persuasive.

The Examiner respectfully disagrees. Given the broadest reasonable interpretation, the servers in Drummond read on the web servers of the instant application. Drummond teaches that the personal ATM have access to the Internet and to Internet service for providing services such as paying bills and therefore are analogous to the web server teachings in the claims (paragraph 0145). Furthermore, Drummond does teach gathering personal information such as financial information of the user in order to carry out financial transactions page 9, paragraphs 0143-0145). Applicant is reminded that claims must be given their broadest reasonable interpretation and Drummond's teachings of providing different services based on which ATM is accessed is analogous with Applicant's claim language.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 41-67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Drummond et al. (hereinafter Drummond) US 2001/0014881 in view of Vittal et al. (hereinafter Vittal) U.S. Patent 6,907,401 2001/0014881.

Claims 41, 50 and 59, Drummond teaches A first Web server hosted by a first enterprise, comprising: a first mechanism for receiving a request for information or services from a customer (page 7, paragraph 0098); a second mechanism for determining whether the request

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comes directly from the customer, or through a second Web server at a second enterprise (page 6, paragraph 0113-0116); and a third mechanism for responding with information or provided service to the request; (page 7, paragraph 0118-0119 and page 9, paragraphs 0144-0145).

Drummond fails to teach identifying a particular server and filtering the information. Vittal teaches a portal switch for electronic commerce in which users can search for a desired item from a merchant (column 5, lines 39-59). Vittal further teaches that the user can perform the search by either interrogating the aggregator catalog and data profile or by searching directly the merchant databases (column 5, lines 39-59). The merchant server is connected to the aggregator through the portal (column 5, line 60 thru column 6, line 6). Therefore it would have been obvious to one of ordinary skill in the art to modify the transaction teachings of Drummond in which certain financial transactions are carried out by different ATMs with the direct and portal communication teachings of Vittal because it allows for specific services/items to be made available to a user based on the manner in which the user is accessing/requesting the service.

Claims 42, 51 and 60, Drummond teaches that certain ATM servers have greater capabilities for performing financial transactions and requests for services and certain services are offered depending on which ATM is accessed (page 7, paragraph 0118-0119 and page 9, paragraphs 0144-0145). Vittal also teaches filtering out information to provide to the user (column 6, lines 37-49 and column 10, lines 10-54).

Claims 43, 52 and 61, Drummond teaches wherein the Web server provides personal information (PI) collection and aggregation services on behalf of the customers, and the

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information provided is at least partially derived from the aggregated PI (page 9, paragraphs 0143-0145).

Claims 44, 53 and 62, Drummond teaches wherein the second enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise (page 9, paragraphs 0143-0145).

Claims 45, 54 and 63, Drummond teaches wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts, and the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party (page 9, paragraph 0143).

Claims 46, 55 and 64, Drummond teaches wherein the transferring money to settle an obligation comprises paying a bill for either goods or services (page 9, paragraph 0143).

Claims 47, 56 and 65, Drummond and Vittal fail to teach a travel enterprise. Official Notice is taken that purchasing travel related services is old and well known in the financial arts. Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings

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of Drummond in view of Vittal to for financial transaction to include the travel transactions because they are financial in nature and provide a service to a customer.

Claims 48, 57 and 66, Drummond teaches wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points (page 9, paragraph 0143).

Claims 49, 58 and 67, Drummond fails to teach an internet portal. Vittal teaches access via an internet portal (column 5, lines 39 thru column 6, line 6).

Conclusion

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to STEFANOS KARMIS whose telephone number is (571)272-6744. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted
/Stefanos Karmis/
Primary Examiner, Art Unit 3693
10 March 2008